



Billing Code (3410-XV-U)

DEPARTMENT OF AGRICULTURE

Rural Housing Service

7 CFR Part 3550

RIN 0575-AC88

Single Family Housing Direct Loan Program

AGENCY: Rural Housing Service, USDA.

ACTION: Proposed rule and information collection; extension of public comment period.

SUMMARY: Through this action, the Rural Housing Service (RHS) is extending the comment period for the proposed rule, "Single Family Housing Direct Loan Program" from October 22, 2013 to [INSERT DATE 21 DAYS AFTER PUBLICATION IN THE FEDERAL REGISTER].

DATES: Comments on the proposed rule and the information collection under the Paperwork Reduction Act of 1995 must be received on or before [INSERT DATE 21 DAYS AFTER PUBLICATION IN THE FEDERAL REGISTER].

ADDRESSES: You may submit comments to this rule by any of the following methods:

- Federal eRulemaking Portal: <http://www.regulations.gov>. Follow the

instructions for submitting comments.

- Mail: Submit written comments via the U.S. Postal Service to the Branch Chief, Regulations and Paperwork Management Branch, U.S. Department of Agriculture, STOP 0742, 1400 Independence Avenue, S.W., Washington, DC 20250-0742.

- Hand Delivery/Courier: Submit written comments via Federal Express Mail or another mail courier service requiring a street address to the Branch Chief, Regulations and Paperwork Management Branch, U.S. Department of Agriculture, 300 7th Street, S.W., 7th Floor, Suite 701, Washington, DC 20024.

All written comments will be available for public inspection during regular work hours at the 300 7th Street, S.W., address listed above.

FOR FURTHER INFORMATION CONTACT: Brooke Baumann, Finance and Loan Analyst, Single Family Housing Direct Loan Division, USDA Rural Development, Stop 0783, 1400 Independence Avenue, S.W., Washington, DC 20250-0783, Telephone: 202-690-4250. E-mail: brooke.baumann@wdc.usda.gov.

SUPPLEMENTARY INFORMATION: On August 23, 2013, Rural Development published a proposed rule in the Federal Register (78 FR 52460), "Single Family Housing Direct Loan Program."

In the proposed rule, RHS is proposing to amend its regulations for the section 502 direct single family housing loan program to create a certified loan application packaging process for eligible loan application packagers. Loan application packagers, who are separate and independent from the Agency, provide an optional service to parties

seeking mortgage loans by helping them navigate the loan application process. Currently, packagers assisting parties applying for section 502 direct loans do so under an informal arrangement, which is free from Agency oversight or minimum competency standards. This proposed rule will impose experience, training, proficiency, and structure requirements on eligible service providers. This proposed rule also regulates the packaging fee that will be allowed under this process.

By establishing a vast network of competent, experienced, and committed Agency-certified packagers, this action is intended to benefit low- and very low-income people who wish to achieve homeownership in rural areas by increasing their awareness of the Agency's housing program, increasing specialized support available to them to complete the application for assistance, and improving the quality of loan application packages submitted on their behalf.

Due to the lapse in federal funding that caused a partial closing of federal government operations from October 1 through October 16, 2013, RHS is extending the public comment period for its proposed rule to create a certified loan application packaging process, originally published on August 23, 2013, in [78 FR 52460](#), to [INSERT DATE 21 DAYS AFTER PUBLICATION IN THE FEDERAL REGISTER].

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Richard A. Davis,
Acting Administrator
Rural Housing Service.

Dated: October 25, 2013.

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